

APR 15 2004

PATENT  
040252

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Applicant:** Curry et al. )  
 )  
**Serial No.:** 10/811,318 ) **Examiner:**  
 )  
**Filing Date:** March 26, 2004 ) **Art Unit:**

**Title:** STRUCTURED CREDIT ENHANCEMENTS

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the reference(s) listed on the accompanying form PTO/SB/08. A copy of each reference is enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date: Apr. 14, 2004

Mark G. Knedeisen  
Mark G. Knedeisen  
Reg. No. 42,747

KIRKPATRICK & LOCKHART LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, PA 15222

Ph. (412) 355-6342  
Fax (412) 355-6501

"Express Mail" mailing label number EU990161286US  
Date of Deposit April 14, 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner of Patents, Box 1450, Alexandria, VA 22313-1450



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		<b>Application Number</b>	10/811,318		
		<b>Filing Date</b>	March 26, 2004		
		<b>First Named Inventor</b>	Curry		
		<b>Art Unit</b>			
		<b>Examiner Name</b>			
<b>Sheet</b>	1	<b>of</b>	1	<b>Attorney Docket Number</b>	040252

<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>			
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published</b>	<b>T<sup>2</sup></b>
		Moore, "Bond Insurance as a Form of Credit Enhancement in California's Municipal Bond Market," June 2003.	
		Neal, "Credit Derivatives: New Financial Instruments for Controlling Credit Risk", <i>Economic Review</i> , 1996.	

<b>Examiner Signature</b>		<b>Date Considered</b>	
-------------------------------	--	----------------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.